

Certificate Number: 17082-PAE-DE-032644801

Bankruptcy Case Number: 19-11769



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 9, 2019, at 1:53 o'clock PM MST, JOE D LYNCH completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 9, 2019 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director